



STATEMENT AS OF SEPTEMBER 30, 2009 OF THE HumanaDental Insurance Company

**REASONABLENESS OF ASSUMPTIONS CERTIFICATION FOR
IMPLIED GUARANTEED RATE METHOD REQUIRED BY ACTUARIAL
GUIDELINE XXXVI
HUMANADENTAL INSURANCE COMPANY**

**REASONABLENESS OF ASSUMPTIONS CERTIFICATION
FOR IMPLIED GUARANTEED RATE METHOD
REQUIRED BY ACTUARIAL GUIDELINE XXXVI**

September 30, 2009

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company. As of September 30, 2009, HumanaDental Insurance Company has no equity-indexed business in force, and nothing to be reported by a Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method.

Date: October 2, 2009

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